

Date:(ENTER DATE)

TO: (ENTER YOUR INSURANCE COMPANY HERE)

FR: (ENTER YOUR NAME HERE), MEMBER

RE: DISCRIMINATORY PRACTICES

To whom it may concern;

My benefit package claims to provide me massage therapy coverage. Obviously, this is not true, because I have tried, and I cannot find this coverage at a reasonable distance in an appropriate period of time. The only massage therapy practice in my community that is in my network is closed to new insurance patients. I am writing to request your solutions to this problem.

I am concerned with the demands that you place on my local massage therapy practice. There seems to be some capricious and arbitrary bureaucracy and unreasonable limitations set on this practice, and all in exchange for negligible support and compensation for my care on behalf of you, my insurance company.

For instance, do you offer coverage that allows massage therapy through other providers (like physical therapists) but disallows massage therapy by a massage therapist? I have become aware of this example, which I am confident is followed by other discourteous and discriminatory rules against my licensed healthcare practitioner who specializes in this form of care. This type of treatment of my provider does not belong in my insurance coverage.

When I ask why my clinic's practice must be limited, I learn about the administrative costs. After I receive a massage it seems that there are hours of insufferable, unbillable time spent in communicating an inordinate, redundant amount of information to under-resourced provider representatives after multiple hour-long hold times with my company and its many affiliated subsidiaries. All this effort is for the purpose of aligning all said parties so that my therapist receives payment for a single date of service, often delayed by inaccuracies in system algorithms and audits, or by delayed processing by the clinic in order to prioritize treatment, which is their job. It has also been reported to me that all of this work is performed without my practitioner being offered the support of an individual specialist until too late, until after unavoidable administrative malfunction. Even then, that specialist isn't provided specified, resourced attention until I, the member, send an email complaint! Doesn't it sound to you like my massage clinic is being asked to do your internal, organizational administrating? At any pay rate, a provider cannot sustain such labor and meet their own administrative needs, let alone their fiscal ones.

Speaking of pay rate, is it true that massage therapy rates have not increased for twenty years? Multiple practitioners in my community cite such facts as their reasoning for ending their contracts with you.

Don't you want these healthcare practitioners and their practices to thrive? I do. I want to be confident that when I pay my monthly premiums there will a provider receiving some of it, in the form of compensation and support for my care.

I expect you to change the above practices immediately. If you choose not to do so, I expect compensation for your inability to provide care that you promised under the contract that I signed. Please respond within ten days and provide me with the following:

1. A representative's name and direct contact information including this person's direct telephone number and extension, and their personal email.
2. The direction that the above representative will be handling my problem and keeping me informed and updated about the problem until it is successfully resolved.
3. A timeline for which this problem will be assessed, processed, and resolved.
4. If not resolved successfully, a notification of the amount of compensation I will be provided and when it will be provided.

I look forward to hearing from you and working with you to resolve the above problems. I have copied my massage therapy practice, my local government representatives, the insurance commissioner, an insurance oversight representative, and some local reporters.

Sincerely,

(your signature)

(Your name)

(Your contact information)

CC:

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